

UNITED STATES BANKRUPTCY COURT

District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 02/07/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected by accessing the court's web site at www.mnb.uscourts.gov or at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

CURTIS DONALD HUGHES
982 JEFFERSON STREET
HUTCHINSON, MN 55350

TRESSA LOUISE HUGHES
982 JEFFERSON STREET
HUTCHINSON, MN 55350

Case Number:

05 - 40705 - RJK

Social Security/Taxpayer ID Nos.:

XXX-XX-9276

XXX-XX-3221

Attorney for Debtor(s) (name and address):

PAUL E ROSS
ROSS & NORTON
287 MARSCHALL RD STE 203-A
SHAKOPEE, MN 55379

Telephone number: 952-448-3333

Bankruptcy Trustee (name and address):

TIMOTHY D MORATZKA
901 MARQUETTE AVE STE 1400
MINNEAPOLIS, MN 55402

Telephone number: 612-305-1400

Meeting of Creditors:

Date: March 17, 2005

Time: 01:00 pm

Location: U S COURTHOUSE
RM 1017
300 S 4TH ST
MINNEAPOLIS, MN 55415

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
05/16/05

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File A Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

U S BANKRUPTCY COURT
U S COURTHOUSE RM 301
300 S 4TH ST
MINNEAPOLIS, MN 55415

Web address: www.mnb.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:
LORI VOSEJPKA

Hours Open: Monday - Friday 8:00 AM - 5:00 PM

Date: 02/08/05

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
---Refer to Other Side For Important Deadlines and Notices---	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-4
Case: 05-40705

User: user80
Form ID: 316

Page 1 of 1
Total Served: 18

Date Rcvd: Feb 08, 2005

The following entities were served by first class mail on Feb 10, 2005.

db +HUGHES, CURTIS DONALD, 982 JEFFERSON STREET, HUTCHINSON, MN 55350-3231
aty +ROSS, PAUL E, ROSS & NORTON, 287 MARSCHALL RD STE 203-A, SHAKOPEE, MN 55379-1663
db +HUGHES, TRESSA LOUISE, 982 JEFFERSON STREET, HUTCHINSON, MN 55350-3231
tr +MORATZKA, TIMOTHY D, 901 MARQUETTE AVE STE 1400, MINNEAPOLIS, MN 55402-3264
6249678 BANKONE, PO BOX 901008, FORT WORTH TX 76101-2008
6249679 +CAPITAL ONE, PO BOX 6000, SEATTLE WA 98190-0001
6249681 MBNA AMERICA, PO BOX 15026, WILMINGTON DE 19850-5026
6249687 MCLEOD COUNTY SHERIFF, MCLEOD COUNTY COURTHOUSE, GLENCOE MN 55336
6249691 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6249682 SEARS, PO BOX 105486, ATLANTA GA 30348-5486
6249690 +STATE OF MINNESOTA, DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812
6249689 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6249688 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6249683 +WELLS FARGO, PO BOX 10335, DES MOINES IA 50306-0335
6249684 +WELLS FARGO BANKRUPTCY UNIT, 7000 VISTA DRIVE, MAC N8235-49, WEST DES MOINES IA 50266-9310
6249685 +WELLS FARGO FINANCIAL, PO BOX 5058, SIOUX FALLS SD 57117-5058
6249686 +YARD CARD, PO BOX 731, MAHWAH NJ 07430-0731

The following entities were served by electronic transmission on Feb 09, 2005 and receipt of the transmission was confirmed on:

6249680 EDI: COUNTRYWIDE.COM Feb 09 2005 00:55:00 COUNTRYWIDE HOME LOANS, PO BOX 660694,
DALLAS TX 75266-0694
6249682 EDI: SEARS.COM Feb 09 2005 00:56:00 SEARS, PO BOX 105486, ATLANTA GA 30348-5486
TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2005

Signature:

